

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John J Sterner
Florence A Sterner
Debtors

Case No. 12-06475-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: karendavi
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

Date Rcvd: Apr 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2017.

db +John J Sterner, 8445 Dunnellon Road, Weeki Wachee, FL 34613-7474
jdb #+Florence A Sterner, 1018 Bloom St, Danville, PA 17821-1222
4212006 +Borough of Pitman, 110 S Broadway, Pitman, NJ 08071-2217
4212010 +Citibank Sears, Box 6275, Sioux Falls, SD 57117-6275
4212014 GMAC Mortgage, POB 4622, WATERLOO, IA 50704-4622
4212016 +Hsbc Card Services a, PO BOX 5268, CAROL STREAM, IL 60197-5268

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4238866 EDI: AIS.COM Apr 18 2017 18:53:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4212007 +E-mail/Text: bankruptcy@cavps.com Apr 18 2017 18:53:13 Calvary Porfolio Service,
PO BOX 27288, TEMPE, AZ 85285-7288
4212008 +EDI: CAPITALONE.COM Apr 18 2017 18:53:00 Capital One, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
4243973 EDI: CAPITALONE.COM Apr 18 2017 18:53:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4212009 +EDI: CAPITALONE.COM Apr 18 2017 18:53:00 Capital One a, Box 85167,
Richmond, VA 23285-5167
4212937 +E-mail/Text: bankruptcy@cavps.com Apr 18 2017 18:53:13 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
4212011 EDI: DISCOVER.COM Apr 18 2017 18:53:00 Discover a, Box 15316, Wilmington, DE 19850
4214049 EDI: DISCOVER.COM Apr 18 2017 18:53:00 Discover Bank DB Servicing Corporation,
PO Box 3025, New Albany OH 43054-3025
4212012 +E-mail/Text: bknotice@erccollections.com Apr 18 2017 18:53:11 Enhanced Recov Co,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
4212013 +EDI: RMSC.COM Apr 18 2017 18:53:00 GE Money Bank/JC Penney, Box 981439,
El Paso, TX 79998-1439
4212015 +EDI: HFC.COM Apr 18 2017 18:53:00 Hsbc Card Services a, PO BOX 5253,
CAROL STREAM, IL 60197-5253
4212017 EDI: IRS.COM Apr 18 2017 18:53:00 Internal Revenue Service, P O Box 21126,
Philadelphia, PA 19114
4264164 EDI: PRA.COM Apr 18 2017 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4212018 EDI: NEXTEL.COM Apr 18 2017 18:53:00 Sprint a, PO Box 7949, Overland Park KS 66207-0949
4212019 +EDI: VERIZONEAST.COM Apr 18 2017 18:53:00 Verizon, 500 TECHNOLOGY DR,
WELDON SPRING, MO 63304-2225
4212020 +E-mail/Text: BKRMailOps@weltman.com Apr 18 2017 18:53:12 Weltman Weinberg & Reis,
436 Seventh Ave, Suite 1400, Pittsburgh, PA 15219-1827

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor GMAC MORTGAGE, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor OCWEN LOAN SERVICING, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Robert Spielman on behalf of Joint Debtor Florence A Sterner bobspielman@yahoo.com,
rssecty@yahoo.com
Robert Spielman on behalf of Debtor John J Sterner bobspielman@yahoo.com, rssecty@yahoo.com
Thomas I Puleo on behalf of Creditor OCWEN LOAN SERVICING, LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **John J Sterner**
First Name Middle Name Last Name
Debtor 2 **Florence A Sterner**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **4:12-bk-06475-JJT**

Social Security number or ITIN **xxx-xx-6723**
EIN --
Social Security number or ITIN **xxx-xx-8291**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John J Sterner

Florence A Sterner

**By the
court:**April 18, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.